

IN THE CLAIMS

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

1. (Currently Amended) A method for providing a multiple-service card, the method comprising the steps of:

receiving at a service partner an application for a multiple-service card from a consumer, said application comprising fields which include credit card application information for a particular credit card and service partner information, said service partner information related at least in part to a private retailer transaction instrument associated with ~~[[the]]~~ said service partner ~~establishment~~;

~~reviewing said application for fields which include service partner information;~~

extracting said service partner information from said application ~~for a multiple-service card~~;

communicating said service partner information to ~~[[a]]~~ said service partner to determine if said service partner desires to provide access into an establishment ~~of said service partner establishment~~ and to allow purchase of goods and services from said service partner using said particular credit card;

~~reviewing said application for fields which include credit card application information;~~

extracting said credit card application information from said application for ~~[[a]]~~ the multiple-service card;

communicating said credit card application information to a provider of credit services, said provider of credit services thereafter determining whether it desires to extend credit to the consumer; ~~[[and]]~~

if said provider of credit services desires to extend credit to the consumer, establishing an account associated with said consumer, ~~initiating processing, statementing, billing, accounting, and servicing functions relating to said account and sending causing a~~ the multiple-service card ~~to be sent~~ to the consumer, wherein said multiple-service card is configured for providing a primary party's services and a service partner's services, and

transferring the account to a second service partner, wherein said step of transferring comprises transmitting a file comprising indicia of a service partner account.

2. (Currently Amended) The method of claim 1 further comprising replacing ~~[[a]]~~ the multiple-service card, wherein said step of replacing comprises:
- a. requesting a card replacement administrator to create a replacement card;
 - b. in response to said step of requesting~~request~~, said card replacement administrator communicating with a card service engine;
 - c. said card service engine communicating account information to a card generator;

d. said card generator communicating the account information to the service partner; and

e. said service partner communicating the account information to the card replacement administrator.

3. (Currently Amended) The method of claim 1 further comprising canceling a service partner private retailer transaction instrument, wherein said step of canceling comprises:

a. transmitting a file comprising indicia of an account to be canceled,

b. producing a cancellation report, and

c. producing a balancing report.

4. (Currently Amended) The method of claim 1 further comprising canceling a primary party account, wherein said step of canceling comprises:

a. transmitting a file comprising indicia of an account to be canceled,

b. producing a cancellation report, and

c. producing a balancing report.

5. (Cancelled)

6. (Currently Amended) A transferable, multiple-service card associated with a service partner, a primary party, and a holder, the card comprising:

a first side and a second side,
the first side having first indicia associated with said primary party,
the second side having second indicia associated with said service
partner,

wherein said multiple service card is obtained by:

receiving at ~~[[a]]~~ said service partner an application for ~~[[a]]~~ the
multiple-service card from a consumer, said application comprising fields which include
credit card application information for a particular credit card and service partner
information, said service partner information related at least in part to a private retailer
transaction instrument associated with ~~[[the]]~~ said service partner ~~establishment~~;

~~reviewing said application for fields which include service partner~~
~~information;~~

extracting said service partner information from said application for
~~a multiple service card;~~

communicating said service partner information to ~~[[a]]~~ said service
partner to determine if said service partner desires to provide access into an establishment
of said service partner ~~establishment~~ and to allow purchase of goods and services from said
service partner using said particular credit card;

~~reviewing said application for fields which include credit card~~
~~application information;~~

extracting said credit card application information from said
application for a multiple-service card;

communicating said credit card application information to a provider of credit services, said provider of credit services thereafter determining whether it desires to extend credit to the consumer; [[and]]

if said provider of credit services desires to extend credit to the consumer, establishing an account associated with said consumer, ~~initiating processing, statementing, billing, accounting, and servicing functions relating to said account and sending~~ causing a the multiple-service card to be sent to the consumer, wherein said multiple-service card is configured for providing a primary party's services and a service partner's services; and

transferring the account to a second service partner by transmitting a file comprising indicia of a service partner account.

7. (Original) The multiple-service card of claim 6, said first indicia including an account number, a name of the holder, and an expiration date.

8. (Original) The multiple-service card of claim 6, said second indicia including a service partner information.

9. (Original) The multiple-service card of claim 6, said second indicia including at least one of a magnetic stripe that accesses an account information, signature block, customer service number, private retailer transaction instrument and an image of the card holder.

10. (Original) The method of claim 1, further comprising calculating and issuing a rebate on said credit card, wherein said rebate is based upon purchasing products and services at said service partner.

11. (Original) The method of claim 1, further comprising assigning a product control number to said application.

12. (Currently Amended) A method for facilitating [[the]] management of a plurality of data sets on a transaction instrument, the method comprising the steps of:

~~facilitating enrollment of~~ enrolling a first data set owner associated with an open transaction instrument and a second data set owner associated with a private retailer transaction instrument in multiple transaction accounts on a transaction instrument program;

~~facilitating~~ adding to a database on the transaction instrument, a first data set of a first format, ~~at the transaction instrument~~ before issuance of the transaction instrument by an issuer, wherein said first data set is owned by said first data set owner;

~~facilitating~~ adding to a database on the transaction instrument, a second data set of a second format, ~~at the transaction instrument~~ after issuance of the transaction instrument, wherein said second data set is owned by said second data set owner, ~~wherein~~ said first owner is distinct from said second owner, and said first format is different from said second format, ~~wherein~~ said first data set is stored in accordance with said first format, and said second data set is stored in accordance with said second format; and

~~facilitating~~ modifying at least one of said first and second data set
[[on]] in said database.

13. (Original) A method of claim 12, wherein said database is a remote database remote from said transaction instrument.

14. (Currently Amended) A method of claim 12, wherein said database is a ~~RF transaction instrument~~ radio frequency database.

15. (Cancelled)

16. (Currently Amended) The method of claim 12, further comprising ~~facilitating the~~ adding of a first condition header to at least one of said first and second data sets, said header added independent of said first or second format.

17. (Currently Amended) The method of claim 16, further comprising ~~facilitating the~~ modification of at least one of said first and second data sets in accordance with said condition header.

18. (Currently Amended) The method of claim 17, further comprising the step of ~~facilitating the~~ deleting of said second data set in accordance with said condition header.

19. (Currently Amended) The method of claim 16, further comprising the step of ~~facilitating the adding~~ of a third data set to the ~~financial~~ transaction instrument~~[[;]]~~, wherein said third data set is stored, at least partially, in at least a portion of ~~[[the]]~~ a data storage space that was used to store said second ~~dataset~~ data set.

20. (Currently Amended) The method of claim 12 further comprising ~~facilitating the adding~~, by an interaction device, of a third data set of a third format to the ~~financial~~ transaction instrument, wherein said third data set is owned by said first owner.

21. (Currently Amended) The method of claim 12, wherein said first and second data sets are each stored as a ~~Block of Binary~~ block of binary.

22. (Currently Amended) The method of claim 18, further comprising the steps of: ~~facilitating the~~ updating of said first data set; and ~~facilitating the~~ deleting of said first data set from the ~~financial~~ transaction instrument.

23. (Original) The method of claim 22, wherein said first data set is stored in a first memory area and wherein said first memory area is reusable by a third data set after said first data set is deleted from said first memory area.

24. (Currently Amended) The method of claim 21, wherein each of said first and second ~~[[block]]~~ blocks of binary are annotated with at least one status indicator for indicating ~~[[the]]~~ an action to be taken with the ~~[[block]]~~ blocks of binary.

25. (Currently Amended) The method of claim 24, wherein said updating and said deleting of said first data set is accomplished without ~~the involvement of~~ involving an issuer of the ~~financial~~ transaction instrument and is independent of any other data set owner.

26. (Currently Amended) A system for facilitating ~~[[the]]~~ management of a plurality of data sets stored on a ~~[[RF]]~~ radio frequency ~~operable~~ transaction instrument, said transaction instrument comprising:

at least one data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format different from said first format,

said first data set associated with a first owner, wherein said first owner is associated with an open transaction instrument and said data storage area configured to store said first data set in said first format independent of said second data set, and,

said second data set associated with a second owner, wherein said second owner is associated with a private retailer transaction instrument~~[[,]]~~ and said data storage area configured to store said second data set in said second format independent of said first data set;

a remote database configured to store a ~~[[exact]]~~ duplicate of information in ~~representation of~~ said first data storage area and said second data storage area; and

an interaction device configured to read and write data to said transaction device storage area, said interaction device configured to receive said first and second data sets from said remote data base, and to provide said first and second data sets to said transaction instrument data base,

wherein at least one of said first and second data sets stored in said remote database is annotated with a condition header.

27. (Cancelled)

28. (Currently Amended) The system of claim [[27]] 26 wherein at least one of said first and second data sets ~~is modified in~~ said remote database is modified in accordance with said condition header.

29. (Currently Amended) The system of claim [[27]] 26 wherein at least one of said first and second data sets ~~is modified in~~ said RF transaction database is modified in accordance with said condition header.

30. (Currently Amended) The transaction instrument of claim [[27]] 26, wherein said condition header ~~[[is]]~~ identifies at least one of the following status conditions: loaded, initialized, ready, blocked, removable, and deleted.

31. (Original) The transaction instrument of claim 26, further comprising a first data storage area, wherein said first data storage area is configured to receive data of any format.

32. (Original) The transaction instrument of claim 26, wherein said transaction instrument includes a radio frequency operable transponder.

33. (Currently Amended) A data management system comprising:
a transaction instrument associated with a first data set of a first format and a second data set of a second format, wherein said first data set is owned by a first owner associated with an open transaction instrument and said second data set is owned by a second owner different from the first owner and said second data set is associated with a private retailer transaction instrument, and wherein said transaction instrument is configured to facilitate at least one of a first data set owner and a user of said transaction instrument in managing said first data set without involvement of an issuer of said transaction instrument, and wherein at least one of said first and second data sets is annotated with a condition header;

a database configured to store said first and second data sets, said first data set having a format different from said second format, said database configured to store said first data set in accordance with said first format, and said database configured to store said second data ~~[[sets]]~~ set in accordance with said second format; and

an interaction device configured to communicate with said ~~financial~~ transaction instrument and said database, said interaction device configured to receive said first and second data ~~[[set]]~~ sets and to provide said first and second data to said transaction instrument.

34. (Original) The system of claim 33, wherein said first and second data sets are managed via a self-service user interaction device.

35. (Currently Amended) The system of claim 33, wherein said interaction device is configured to modify at least one of said first and second data sets; ~~said modifying including~~ according to at least one of the following management actions: adding, updating, and deleting said first data set.